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JAN 07 2011

6822 Delmar Blvd.
St. Louis, MO 63130
314-721-2366

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

FILED

7 January 2011

JAN 07 2011

Property and Casualty Department
Division of Insurance
Illinois Department of Financial
and Professional Regulation
320 W. Washington Street
Springfield, Illinois 62767-0001

re: Rate Filing
Galen 2011-1
Galen tax id: 86-1123749

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Dear Sir or Madam:

RATE/RULE PHY/SURG LARGE DEDUCTIBLE

Galen Insurance Company, an admitted professional liability carrier domiciled in Missouri and licensed to write business in Illinois under clause c of Class 2 of Section 4 of the Illinois Insurance Code, hereby submits a revision to its filed rates.

Enclosed please find the following:

Illinois Certification of Compliance Form

Revised page 14 of our Premium Rating Plan, Illinois State Rules.

We are adding three credits for larger deductibles on a policy with limits of \$1,000,000/\$3,000,000. The three new credits appear as the bottom three lines at the bottom of the chart. We don't regard this change as affecting base rates or limits and are not filing an actuarial certification or an certification by an officer. We have never had an insured select a deductible until now and have no experience upon which to make such a certification.

We shall send a hard copy of this letter in duplicate and a self-addressed stamped envelope. Please indicate receipt of this letter on the copy and return it to us in the envelope provided.

We intend to begin using the new deductible credits on 7 January 2011. Please call if there are any questions.

Very truly yours,

/s/

Matthew P. McCauley
President

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MEM
RUL
gln
JH



GALEN RECEIVED

INSURANCE COMPANY

JAN 13 2011

**6822 Delmar Blvd.
St. Louis, MO 63130
314-721-2366**

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DEPARTMENT OF INSURANCE
SPRINGFIELD

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Property and Casualty Department
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320 W. Washington Street
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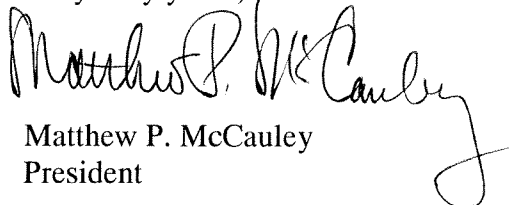
Revised page 14 of our Premium Rating Plan, Illinois State Rules.

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Very truly yours,


Matthew P. McCauley
President

Neuman, Gayle

From: Matthew P. McCauley [mpmccauley@galeninsurance.com]
Sent: Friday, January 07, 2011 4:37 PM
To: Neuman, Gayle
Cc: 'Scott Perhacs'; 'Russ Sutter'
Subject: Galen, New rates for large deductibles
Attachments: Deduct rate transmittal Jan 11.doc; Page 14, Jan 2011.doc; Certificate of Compliance Jan 2011.pdf

Dear Ms Neuman,

I hope your holiday season was a good one.

We have received a last minute request for a quote with a large deductible and so I attach a letter on this subject, a revised page from our rate manual setting out the credits for such deductibles, and a Certificate of Compliance. We shall put copies of these documents in the mail as well.

Thank you for your attention to this filing.

Matthew P. McCauley
President and CEO
Galen Insurance Management Company, Inc.
6822 Delmar Boulevard
St. Louis, Mo. 63130
(314) 721-2366; mpmccauley@galeninsurance.com

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Matthew P. McCauley, a duly authorized officer of Galen Insurance Company, am authorized to certify on behalf of the company making this filing **that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience**, and that I am knowledgeable of the law, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Russel Sutter, a duly authorized actuary of Towers Watson, am authorized to certify on behalf of Galen Insurance Company, making this filing **that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience**, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Matthew P. McCauley
Signature and Title of Authorized Insurance Company Officer

20 January 2011
Date

Mr. Russel Sutter, Senior Consultant, FCAS, MAAA
Signature, Title and Designation of Authorized Actuary

1/20/2011
Date

Insurance Company FEIN 86-1123749

Filing Number 2011-1

Insurer's Address 6822 Delmar Blvd.

City St. Louis

State MO

Zip Code 63130

Contact Person's:

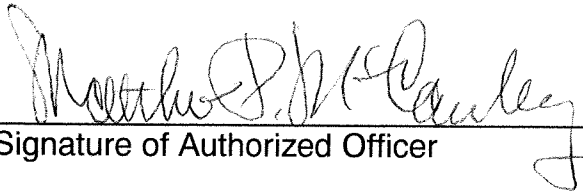
-Name and E-mail Matthew P. McCauley, mpmccauley@galeninsurance.com

-Direct Telephone and Fax Number 314-721-2366 x 1, (Fax) 314-721-2377

ILLINOIS CERTIFICATION OF COMPLIANCE FORM

I, Matthew P. McCauley, a duly authorized officer of Galen Insurance Company, do hereby certify that I am authorized to certify on behalf of the Company making this filing, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy forms that are the subject of this filing, and that, to the best of my knowledge and belief, this filing is complete, and said policy forms, as presented, are in compliance with applicable filing standards, Illinois laws, regulations, and bulletins, and applicable checklists on the Illinois Department of Insurance website dated 30 March 2009.

I understand that the Illinois Department of Insurance will rely on this certification to expedite review of this filing, and should it be determined that the policy forms do not comply with the applicable laws, regulations, bulletins, or checklists, or that this certification is materially false, misleading, or incorrect, appropriate corrective and disciplinary action, as authorized by law, will be taken by the Department against the insurer or advisory organization and the officer completing this certification.



Signature of Authorized Officer

7 January 2011
Date

Name of Authorized Officer (print): Matthew P. McCauley

Title of Officer: President

Insurer Name: Galen Insurance Company

FEIN: 89-1123749

Address of Insurer: 6822 Delmar Boulevard

City: St. Louis

State: Missouri

Zip: 63130

Direct Telephone Number: (314) 721-2366

Fax Number: (314) 721-2377

Email Address: mpmccauley@galeninsurance.com

Filing Number that Applies to this Filing: Galen 2011-1

Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

D. Deductible Credits

Policy Limits	Deductible	Premium Credit
\$200,000/\$600,000	\$1,000	1.6%
	\$2,000	3.0%
	\$3,000	4.2%
	\$4,000	5.4%
	\$5,000	6.7%
	\$6,000	7.7%
	\$7,000	8.8%
	\$8,000	9.8%
	\$9,000	10.9%
	\$10,000	11.9%
\$500,000/\$1,500,000	\$1,000	1.2%
	\$2,000	2.2%
	\$3,000	3.1%
	\$4,000	4.0%
	\$5,000	4.9%
	\$6,000	5.6%
	\$7,000	6.4%
	\$8,000	7.2%
	\$9,000	7.9%
	\$10,000	8.7%
\$1,000,000/\$3,000,000	\$1,000	0.9%
	\$2,000	1.7%
	\$3,000	2.4%
	\$4,000	3.1%
	\$5,000	3.8%
	\$6,000	4.4%
	\$7,000	5.0%
	\$8,000	5.6%
	\$9,000	6.2%
	\$10,000	6.8%

Notes: The deductible applies to indemnity and defense costs combined. The premium credit applies after all other premium calculations have been made.

E. Consent to Settle Waiver

When the "Consent to Settle" provision is waived, a credit of 10% applies.

Neuman, Gayle

From: Neuman, Gayle
Sent: Thursday, January 20, 2011 10:42 AM
To: 'Matthew P. McCauley'
Subject: RE: Galen Insurance Company - Filing #Galen 2011-1
Attachments: 1 ILLINOIS CERTIFICATION FORM.pdf

Mr. McCauley,

Each medical malpractice rate/rule filing submission must include a certification. 215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. Attached is a blank certification form for your use.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Matthew P. McCauley [<mailto:mpmccauley@galeninsurance.com>]
Sent: Wednesday, January 19, 2011 3:49 PM
To: Neuman, Gayle
Subject: RE: Galen Insurance Company - Filing #Galen 2011-1

Dear Ms Neuman,

Thank you for your prompt response to our recent filing.

Galen will not be gathering statistics nor reporting to a statistical agency. We shall depend upon our actuarial firm for advice on rates. In that connection I attach a letter from our actuary concerning the new deductibles we filed last week addressing the question of actuarial principles and company experience.

I also attach a new page with the page number that was omitted.

Please let us know if you have further questions.

Matthew P. McCauley
President and CEO
Galen Insurance Management Company, Inc.
6822 Delmar Boulevard
St. Louis, Mo. 63130
(314) 721-2366; mpmccauley@galeninsurance.com

From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Thursday, January 13, 2011 3:36 PM
To: Pat McCauley
Subject: Galen Insurance Company - Filing #Galen 2011-1

Mr. McCauley,

I am in receipt of the above referenced filing submitted with your cover letter dated January 7, 2011.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice regardless of what is changed.

The page showing the deductibles was labeled as "IL-14" in the previous filing, therefore please resubmit the changed version of the page with the labeling.

The certification submitted with the filing is applicable to form filings, therefore it has no affect on this filing.

I request receipt of your response by January 21, 2011.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

THIS MESSAGE IS INTENDED FOR THE SOLE USE OF THE ADDRESSEE AND MAY BE CONFIDENTIAL, PRIVILEGED AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAWS. IF YOU RECEIVE THIS MESSAGE IN ERROR, PLEASE DESTROY IT AND NOTIFY US BY SENDING AN E-MAIL TO: GAYLE.NEUMAN@ILLINOIS.GOV.

No virus found in this message.

Checked by AVG - www.avg.com

Version: 10.0.1191 / Virus Database: 1435/3385 - Release Date: 01/16/11

Neuman, Gayle

From: Matthew P. McCauley [mpmccauley@galeninsurance.com]
Sent: Friday, January 21, 2011 11:07 AM
To: Neuman, Gayle
Cc: 'Russ Sutter'; 'Scott Perhacs'
Subject: Galen Rate Filing 2011-1
Attachments: Cert of Rates Jan 11 signed.pdf

Dear Ms Neuman:

I am attaching the Certification for Medical Malpractice Rates form signed by me for Galen and by Russel Sutter of Towers Watson, Galen's Actuary.

I think this completes the set of documents needed in connection with Galen's filing of rates related to higher level deductibles. We sent in a revised page with the page number on it previously.

Do you want us to create and mail paper copies of the revised page with the number on it and this certification or will this electronic filing suffice?

Thank you for your assistance. Hope this cold winter is not making your life difficult.

Matthew P. McCauley
President and CEO
Galen Insurance Management Company, Inc.
6822 Delmar Boulevard
St. Louis, Mo. 63130
(314) 721-2366; mpmccauley@galeninsurance.com

TOWERS WATSON 

Russel L. Sutter, FCAS, MAAA

101 South Hanley
St. Louis, MO 63105-3411

T +1 314 719 5900
D +314 719 5834
F +314 719 5853

russ.sutter@towerswatson.com
towerswatson.com

January 19, 2011

Mr. Matthew P. McCauley
President and CEO
Galen Insurance Company
6822 Delmar Boulevard
St. Louis, MO 63130

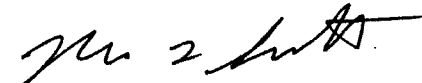
Dear Mr. McCauley

DEDUCTIBLE CREDITS

The suggested deductible credits that we provided, and that you subsequently filed with the Illinois Department of Insurance, are based on the expected reduction in retained losses. These expected reductions are based on a combination of industry benchmarks and Galen experience.

This memo may be provided to the Illinois Department of Insurance.

Sincerely,



Russel L. Sutter, FCAS, MAAA

RLS:klb

Enclosure

Direct Dial: 314 719 5834

Neuman, Gayle

From: Matthew P. McCauley [mpmccauley@galeninsurance.com]
Sent: Monday, January 24, 2011 2:06 PM
To: Neuman, Gayle
Subject: RE: Filing #Galen2011-1

Dear Ms Neuman,

Galen will gather the statistics necessary in-house, sharing our experience and information with our actuarial consultant.

Matthew P. McCauley
President and CEO
Galen Insurance Management Company, Inc.
6822 Delmar Boulevard
St. Louis, Mo. 63130
(314) 721-2366; mpmccauley@galeninsurance.com

From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Monday, January 24, 2011 1:47 PM
To: Matthew P. McCauley
Subject: Filing #Galen2011-1

Mr. McCauley,

50 Ill. Adm. Code 929.30 states an insurance company must file with the Director plans for the gathering of statistics or the reporting of statistics to statistical agencies. Many insurers indicate they utilize ISO or NISS, some other indicate they do it in-house. However, as it is required by the rule, it is not an option to say you will not be gathering statistics. Please advise.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

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No virus found in this message.

Checked by AVG - www.avg.com

Version: 10.0.1191 / Virus Database: 1435/3400 - Release Date: 01/24/11

Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

F. Schedule Rating for Individuals

The maximum total of credits or debits under this section is 35%.

Risk Characteristic	Credit	Debit
Qualifications / Training/ Continuing Education including: Board Eligibility or Board Certification; Hospital Affiliations or Staff Privileges; Experience in Specialty; Accreditation; Participation in Risk Management Programs	7.5%	7.5%
Practice Patterns including patient load, patient territory, and support staff	7.5%	7.5%
Patient Documentation and Follow-up	5%	5%
Compliance with applicable regulations (OSHA, CLIA, etc)	5%	5%
Cooperation with Underwriting / Claims / Defense Counsel	5%	5%
Employee selection, supervision, training and experience	Up to 5%	5%

G. Experience Rating Schedule for Groups

The Company will offer a credit or a debit of up to 50% of the filed rate to a medical group that develops an annual premium of more than \$100,000 before the application of any credits or debits; provided that the group presents exposure that differs from that contemplated by the filed rates. In determining the extent of a credit or debit the Company will consider the following criteria:

Criterion	Maximum Credit	Maximum Debit
Administrative economies of scale	10%	10%
Incurred loss experience	5%	5%
Nature of medical practice	5%	5%
Number of claims	5%	5%
Paid loss experience	5%	5%
Physician selection and review practices	10%	10%
Record keeping practices	10%	10%
Risk management procedures in place	10%	10%

Such credits or debits would be applied to the annual premium. Prior to renewal the Company will review each case having such a credit or debit to see if this experience rating credit or debit would still apply. The Company will keep in its files a record of how it determined the rate for any experienced-rated risk.

10. Entity Coverage

Coverage can be provided for entities associated with covered physicians, at an additional premium calculated by using percentages of the total premium for all the physicians in the group.

Shared Limits: 4% of the total premium charged the physicians.

Separate Limits:

If an Entity has fewer than 9 physicians: no lower than 8% and no more than 20%.

Factors Galen will take into consideration when considering what entity premium to charge are:

- Specialty of the physicians associated with the Entity.
- Location/Locations of the Entity.
- Number of Claims filed against the physicians associated with the Entity.
- Actual Losses Paid by the physicians associated with the Entity.
- Size of the Entity.
- Total Premium generated by the physicians from the Entity.

**Galen Insurance Company
Physician Professional Liability
Premium Rating Plan
Illinois State Rules**

FILED

JAN 07 2011

February 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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February 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Class Definitions

Specialty Code	Class	Specialty Code	Class	Specialty Code	Class
80101	5	80225	1	80274	3
80102	6	80229	1	80276	3
80103	5	80230	2	80277	3
80104	5	80231	2	80278	3
80105	5	80232	1	80279	3
80106	5	80233	1	80280	3
80107	5	80234	2	80281	3
80108	7	80235	2	80282	3
80114	3	80236	1	80283	3
80115	5	80237	2	80284	3
80117	6	80238	2	80285	3
80141	8	80240	1	80286	3
80143	7	80241	2	80287	3
80144	8	80243	2	80288	3
80145	5	80244	2	80289	3
80146	8	80245	2	80290	3
80148	9	80246	2	80291	3
80150	8	80247	2	80292	3
80151	4	80248	2	80293	3
80152	10	80249	1	80294	3
80153	9	80250	2	80354	7
80154	8	80251	2	80420	2
80155	7	80252	2	80421	5
80156	7	80253	3	80422	5
80157	7	80254	1	80423	3
80158	5	80255	2	80424	2
80159	5	80256	1	80425	3
80162	3	80257	2	80428	3
80164	7	80258	2	80431	2
80166	8	80259	2	80434	3
80167	6	80260	2	80437	4
80168	9	80261	3	80440	5
80169	7	80262	2	80443	5
80170	7	80263	2	80446	3
80171	8	80264	2	80449	2
80178	1	80265	2	80469	2
80190	9	80266	1	80471	3
80194	5	80267	2	80473	2
80195	5	80268	2	80474	7
80211	5	80269	1	80476	9
80220	1	80270	3	80491	6
80222	2	80271	3	80501	7
80224	1	80272	5		

For other specialties refer to Company

For Doctors of Osteopathy (DO) exposures (class codes 84xxx), use same class as shown above and same rate as displayed in Exhibit 1.

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JAN 07 2011

Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

Specialty Codes and Descriptions

Specialty Code	Specialty/Description
80229	Addictionology
80178	Administrative Medicine
80230	Aerospace Medicine
80254	Allergy
80151	Anesthesiology including Pain Medicine
80101	Broncho - Esophagology
80281	Cardiovascular Disease - Minor Surgery
80255	Cardiovascular Disease - No Surgery
80282	Dermatology - Minor Surgery
80256	Dermatology - No Surgery
80195	Dermatology - Surgery with Liposuction
80271	Diabetes - Minor Surgery
80237	Diabetes - No Surgery
80157	Emergency Medicine - Including Major Surgery
80102	Emergency Medicine - No Major Surgery
80272	Endocrinology - Minor Surgery
80238	Endocrinology - No Surgery
80420	Family or General Practice (excl. OB) - No Surgery
80421	Family or General Practice (incl. OB) - Minor Surgery
80423	Family or General Practice (non ER) - Minor Surgery
80240	Forensic Medicine; Legal Medicine
80274	Gastroenterology - Minor Surgery
80241	Gastroenterology - No Surgery
80231	General Preventive Medicine - No Surgery
80276	Geriatrics - Minor Surgery
80243	Geriatrics - No Surgery
80277	Gynecology - Minor Surgery
80244	Gynecology - No Surgery
80278	Hematology - Minor Surgery
80245	Hematology - No Surgery
80222	Hospitalists
80232	Hypnosis
80279	Infectious Diseases - Minor Surgery
80246	Infectious Diseases - No Surgery
80283	Intensive Care Medicine
80284	Internal Medicine - Minor Surgery
80257	Internal Medicine - No Surgery
80440	Laparoscopy
80285	Laryngology - Minor Surgery
80258	Laryngology - No Surgery
80434	Lymphangography/Phlebography w/o Catheters
80211	Maxiofacial Surgery
80446	Needle Biopsy
80471	Neonatology
80286	Neoplastic Diseases - Minor Surgery
80259	Neoplastic Diseases - No Surgery

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JAN 07 2011

Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

Specialty Codes and Descriptions

Specialty Code	Specialty/Description
80287	Nephrology - Minor Surgery
80260	Nephrology - No Surgery
80288	Neurology - Including Child - Minor Surgery
80261	Neurology - Including Child - No Surgery
80262	Nuclear Medicine
80248	Nutrition
80233	Occupational Medicine
80473	Oncology - No Surgery
80289	Ophthalmology - Minor Surgery
80263	Ophthalmology - No Surgery
80354	Orthopedic - Minor Surgery
80469	Orthopedics - No Surgery
80290	Otology - Minor Surgery
80264	Otology - No Surgery
80291	Otorhinolaryngology - Minor Surgery
80265	Otorhinolaryngology - No Surgery
80437	Pain Management - No Major Surgery
80292	Pathology - Minor Surgery
80266	Pathology - No Surgery
80474	Pediatrics - Major Surgery
80293	Pediatrics - Minor Surgery
80267	Pediatrics - No Surgery
80220	Peer Review
80234	Pharmacology - Clinical
80235	Physiatry - No Surgery; Physical Medicine and Rehabilitation
80443	Physician - Minor Invasive; Colonoscopy/Esophageal
80422	Physicians - Major Invasive Procedures - No Surgery
80294	Physicians - Minor Surgery - Not Otherwise Classified
80268	Physicians - No Surgery - Not Otherwise Classified
80428	Pneumoencephalagraphy
80194	Pneumoencephalagraphy with Surgery
80249	Psychiatry - Including Child
80431	Psychiatry - Including Shock Therapy
80250	Psychoanalysis
80251	Psychosomatic Medicine
80236	Public Health
80269	Pulmonary Diseases - No Surgery
80425	Radiation Therapy
80280	Radiology - Diagnostic - Minor Surgery
80253	Radiology - Diagnostic - No Surgery
80491	Radiology - Major Invasive
80449	Radiopaque Dye Injections
80252	Rheumatology - No Surgery
80270	Rhinology - Minor Surgery
80247	Rhinology - No Surgery
80162	Shock Therapy
80166	Surgery - Abdominal

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JAN 07 2011

Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

Specialty Codes and Descriptions

Specialty Code	Specialty/Description
80476	Surgery - Bariatrics
80141	Surgery - Cardiac
80150	Surgery - Cardiovascular Disease
80115	Surgery - Colon and Rectal
80103	Surgery - Endocrinology
80104	Surgery - Gastroenterology
80117	Surgery - General Practice or Family Practice
80105	Surgery - Geriatrics
80167	Surgery - Gynecology
80169	Surgery - Hand
80170	Surgery - Head and Neck
80106	Surgery - Laryngology
80107	Surgery - Neoplastic
80108	Surgery - Nephrology
80152	Surgery - Neurology - Including Child
80190	Surgery - Neurology - Limited to Surgery of Back
80143	Surgery - Not Otherwise Classified
80153	Surgery - OB/GYN
80168	Surgery - Obstetrics
80164	Surgery - Oncology
80114	Surgery - Ophthalmology
80154	Surgery - Orthopedic
80501	Surgery - Orthopedic - No Spine or Knee
80158	Surgery - Otology (no plastic surgery)
80159	Surgery - Otorhinolaryngology (no plastic surgery)
80156	Surgery - Plastic - Not Otherwise Classified
80155	Surgery - Plastic - Otorhinolaryngology
80144	Surgery - Thoracic
80171	Surgery - Traumatic
80145	Surgery - Urological
80146	Surgery - Vascular
80148	Surgery - Weight Reduction
80224	Utilization Management
80225	Utilization Review with or without Peer Review
80424	Urgent Care Physicians (non ER) - No Surgery

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Relativities for Miscellaneous Medical Professionals

Specialty	Relativity versus Class 2
Audiologist/Speech Pathologist	0.100
Cardiology Technician	0.025
Case Manager	0.015
Certified Nurse Midwife	3.000
Chiropractor	0.300
Clinical Laboratory Technician	0.025
Counselor	0.045
Dietitian	0.025
EKG Technician	0.015
Electroneurodiagnostic Technician	0.025
Licensed Practicing Nurse	0.015
Medical Laboratory Technician	0.025
Medical Office Assistant	0.030
Medical Records Technician	0.030
Nuclear Medicine Technician	0.025
Nurse Anesthetist/CRNA	0.700
Nurse Midwife Assistant	0.200
Nurse Practitioner	0.015
Nurse Surgical Assistant	0.200
Occupational Therapist	0.025
Occupational Therapy Assistant	0.015
Ophthalmology Technician	0.025
Optician	0.050
Optometrist	0.125
Paramedic/ emergency medical technician	0.150
Perfusionist	0.500
Pharmacist	0.020
Physical Therapist - Non Owner	0.025
Physical Therapist - Owner	0.015
Physical Therapy Assistant	0.015
Physician Assistant	0.200
Podiatrist - No Surgery	1.000
Podiatrist - with Surgery	1.500
Psychologist	0.100
Radiation Therapy Assistant	0.020
Registered Nurse	0.018
Respiratory Therapist	0.050
Respiratory Therapy Assistant	0.030
Social Worker	0.050
Surgeon Assistant	0.200
Surgical Technician	0.100
X-Ray Technician with Therapy	0.020
X-Ray Technician without Therapy	0.015

Premiums determined by multiplying the relativity to the otherwise applicable premium for a class 2 physician.

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Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Annual Base Rates - Effective April 1, 2009

Territory 1

A. \$200,000/\$600,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,256	\$7,882	\$12,139	\$14,503	\$15,764
2	6,081	11,260	17,341	20,719	22,521
3	8,513	15,764	24,277	29,007	31,529
4	8,513	15,764	24,277	29,007	31,529
5	10,945	20,269	31,214	37,294	40,537
6	13,377	24,773	38,150	45,582	49,546
7	20,066	37,159	57,225	68,373	74,318
8	21,890	40,537	62,427	74,589	81,075
9	37,092	68,688	105,780	126,386	137,376
10	49,861	92,335	142,196	169,896	184,670

B. \$500,000/\$1,500,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$5,825	\$10,786	\$16,611	\$19,847	\$21,572
2	8,321	15,409	23,730	28,352	30,818
3	11,649	21,572	33,222	39,693	43,145
4	11,649	21,572	33,222	39,693	43,145
5	14,977	27,736	42,713	51,034	55,472
6	18,306	33,900	52,205	62,375	67,799
7	27,459	50,849	78,308	93,563	101,699
8	29,955	55,472	85,427	102,069	110,944
9	50,757	93,994	144,751	172,949	187,989
10	68,231	126,353	194,584	232,489	252,706

C. \$1,000,000/\$3,000,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$7,467	\$13,829	\$21,296	\$25,444	\$27,657
2	10,668	19,755	30,423	36,349	39,510
3	14,935	27,657	42,592	50,889	55,314
4	14,935	27,657	42,592	50,889	55,314
5	19,202	35,559	54,761	65,429	71,118
6	23,469	43,461	66,930	79,968	86,922
7	35,203	65,192	100,395	119,952	130,383
8	38,404	71,118	109,522	130,857	142,236
9	65,073	120,506	185,578	221,730	241,011
10	87,475	161,991	249,466	298,063	323,982

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Territory 2

A. \$200,000/\$600,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,044	\$7,488	\$11,532	\$13,778	\$14,976
2	5,777	10,697	16,474	19,683	21,395
3	8,087	14,976	23,063	27,556	29,953
4	8,087	14,976	23,063	27,556	29,953
5	10,398	19,255	29,653	35,430	38,510
6	12,708	23,534	36,243	43,303	47,068
7	19,063	35,301	54,364	64,954	70,602
8	20,796	38,510	59,306	70,859	77,021
9	35,237	65,254	100,491	120,067	130,507
10	47,368	87,718	135,086	161,401	175,436

B. \$500,000/\$1,500,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$5,533	\$10,247	\$15,780	\$18,854	\$20,494
2	7,905	14,638	22,543	26,935	29,277
3	11,067	20,494	31,561	37,709	40,988
4	11,067	20,494	31,561	37,709	40,988
5	14,229	26,349	40,578	48,483	52,698
6	17,390	32,205	49,595	59,256	64,409
7	26,086	48,307	74,393	88,885	96,614
8	28,457	52,698	81,156	96,965	105,397
9	48,219	89,295	137,514	164,302	178,589
10	64,819	120,035	184,854	220,865	240,071

C. \$1,000,000/\$3,000,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$7,094	\$13,137	\$20,231	\$24,172	\$26,274
2	10,134	18,767	28,902	34,532	37,535
3	14,188	26,274	40,462	48,344	52,548
4	14,188	26,274	40,462	48,344	52,548
5	18,242	33,781	52,023	62,157	67,562
6	22,295	41,288	63,583	75,970	82,576
7	33,443	61,932	95,375	113,955	123,864
8	36,484	67,562	104,046	124,314	135,124
9	61,819	114,480	176,300	210,644	228,960
10	83,101	153,891	236,993	283,160	307,783

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

Territory 3

A. \$200,000/\$600,000 Limits
Claims-Made Maturity

Class	1	2	3	4	5+
1	\$2,979	\$5,518	\$8,497	\$10,152	\$11,035
2	4,256	7,882	12,139	14,503	15,764
3	5,959	11,035	16,994	20,305	22,070
4	5,959	11,035	16,994	20,305	22,070
5	7,662	14,188	21,850	26,106	28,376
6	9,364	17,341	26,705	31,907	34,682
7	14,046	26,011	40,058	47,861	52,023
8	15,323	28,376	43,699	52,212	56,752
9	25,964	48,082	74,046	88,470	96,163
10	34,903	64,634	99,537	118,927	129,269

B. \$500,000/\$1,500,000 Limits
Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,077	\$7,550	\$11,628	\$13,893	\$15,101
2	5,825	10,786	16,611	19,847	21,572
3	8,154	15,101	23,255	27,785	30,201
4	8,154	15,101	23,255	27,785	30,201
5	10,484	19,415	29,899	35,724	38,830
6	12,814	23,730	36,544	43,663	47,459
7	19,221	35,595	54,816	65,494	71,189
8	20,968	38,830	59,799	71,448	77,661
9	35,530	65,796	101,326	121,065	131,592
10	47,761	88,447	136,209	162,743	176,894

C. \$1,000,000/\$3,000,000 Limits
Claims-Made Maturity

Class	1	2	3	4	5+
1	\$5,227	\$9,680	\$14,907	\$17,811	\$19,360
2	7,467	13,829	21,296	25,444	27,657
3	10,454	19,360	29,814	35,622	38,720
4	10,454	19,360	29,814	35,622	38,720
5	13,441	24,891	38,333	45,800	49,783
6	16,428	30,423	46,851	55,978	60,845
7	24,642	45,634	70,276	83,967	91,268
8	26,883	49,783	76,665	91,600	99,565
9	45,551	84,354	129,905	155,211	168,708
10	61,233	113,394	174,626	208,644	226,787

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Territory 4

A. \$200,000/\$600,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$2,682	\$4,966	\$7,647	\$9,137	\$9,932
2	3,831	7,094	10,925	13,053	14,188
3	5,363	9,932	15,295	18,274	19,863
4	5,363	9,932	15,295	18,274	19,863
5	6,895	12,769	19,665	23,495	25,538
6	8,428	15,607	24,035	28,717	31,214
7	12,642	23,410	36,052	43,075	46,821
8	13,791	25,538	39,329	46,991	51,077
9	23,368	43,274	66,641	79,623	86,547
10	31,412	58,171	89,583	107,035	116,342

B. \$500,000/\$1,500,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$3,669	\$6,795	\$10,465	\$12,503	\$13,591
2	5,242	9,708	14,950	17,862	19,415
3	7,339	13,591	20,930	25,007	27,181
4	7,339	13,591	20,930	25,007	27,181
5	9,436	17,474	26,909	32,152	34,947
6	11,533	21,357	32,889	39,296	42,713
7	17,299	32,035	49,334	58,945	64,070
8	18,872	34,947	53,819	64,303	69,895
9	31,977	59,216	91,193	108,958	118,433
10	42,985	79,602	122,588	146,468	159,205

C. \$1,000,000/\$3,000,000 Limits

Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,704	\$8,712	\$13,416	\$16,030	\$17,424
2	6,721	12,446	19,166	22,900	24,891
3	9,409	17,424	26,833	32,060	34,848
4	9,409	17,424	26,833	32,060	34,848
5	12,097	22,402	34,499	41,220	44,804
6	14,785	27,380	42,166	50,380	54,761
7	22,178	41,071	63,249	75,570	82,141
8	24,194	44,804	68,999	82,440	89,609
9	40,996	75,918	116,914	139,690	151,837
10	55,109	102,054	157,164	187,780	204,109

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Territory 5

A. \$200,000/\$600,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$3,150	\$5,833	\$8,983	\$10,732	\$11,666
2	4,500	8,333	12,832	15,332	16,665
3	6,299	11,666	17,965	21,465	23,331
4	6,299	11,666	17,965	21,465	23,331
5	8,099	14,999	23,098	27,598	29,998
6	9,899	18,332	28,231	33,731	36,664
7	14,849	27,498	42,347	50,596	54,996
8	16,199	29,998	46,196	55,196	59,995
9	27,448	50,829	78,277	93,526	101,658
10	36,897	68,328	105,225	125,723	136,656

B. \$500,000/\$1,500,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,310	\$7,982	\$12,292	\$14,687	\$15,964
2	6,157	11,403	17,560	20,981	22,805
3	8,620	15,964	24,584	29,373	31,927
4	8,620	15,964	24,584	29,373	31,927
5	11,083	20,525	31,608	37,765	41,049
6	13,546	25,086	38,632	46,158	50,171
7	20,319	37,629	57,948	69,237	75,257
8	22,167	41,049	63,216	75,531	82,099
9	37,560	69,556	107,116	127,983	139,112
10	50,491	93,501	143,992	172,042	187,002

C. \$1,000,000/\$3,000,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$5,526	\$10,233	\$15,759	\$18,829	\$20,466
2	7,894	14,619	22,513	26,898	29,237
3	11,052	20,466	31,518	37,658	40,932
4	11,052	20,466	31,518	37,658	40,932
5	14,209	26,314	40,523	48,417	52,627
6	17,367	32,161	49,528	59,176	64,322
7	26,051	48,242	74,292	88,765	96,483
8	28,419	52,627	81,046	96,834	105,255
9	48,154	89,174	137,328	164,080	178,348
10	64,732	119,873	184,605	220,567	239,747

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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JAN 07 2011

STATE OF ILLINOIS
 DEPARTMENT OF INSURANCE

Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

Territory 6

A. \$200,000/\$600,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$2,298	\$4,256	\$6,555	\$7,832	\$8,513
2	3,284	6,081	9,364	11,188	12,161
3	4,597	8,513	13,110	15,664	17,026
4	4,597	8,513	13,110	15,664	17,026
5	5,910	10,945	16,855	20,139	21,890
6	7,224	13,377	20,601	24,614	26,755
7	10,836	20,066	30,902	36,921	40,132
8	11,821	21,890	33,711	40,278	43,780
9	20,029	37,092	57,121	68,249	74,183
10	26,925	49,861	76,786	91,744	99,722

B. \$500,000/\$1,500,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$3,145	\$5,825	\$8,970	\$10,717	\$11,649
2	4,493	8,321	12,814	15,310	16,642
3	6,291	11,649	17,940	21,434	23,298
4	6,291	11,649	17,940	21,434	23,298
5	8,088	14,977	23,065	27,559	29,955
6	9,885	18,306	28,191	33,683	36,612
7	14,828	27,459	42,286	50,524	54,917
8	16,176	29,955	46,131	55,117	59,910
9	27,409	50,757	78,166	93,393	101,514
10	36,845	68,231	105,075	125,544	136,461

C. \$1,000,000/\$3,000,000 Limits
 Claims-Made Maturity

Class	1	2	3	4	5+
1	\$4,032	\$7,467	\$11,500	\$13,740	\$14,935
2	5,761	10,668	16,428	19,629	21,335
3	8,065	14,935	23,000	27,480	29,870
4	8,065	14,935	23,000	27,480	29,870
5	10,369	19,202	29,571	35,331	38,404
6	12,673	23,469	36,142	43,183	46,938
7	19,010	35,203	54,213	64,774	70,407
8	20,738	38,404	59,142	70,663	76,807
9	35,139	65,073	100,212	119,734	130,146
10	47,237	87,475	134,712	160,954	174,950

All base rates assume direct selling. For agent/broker selling, commission costs need to be added to these rates.

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STATE OF ILLINOIS
 DEPARTMENT OF INSURANCE

Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

3. Claims Made Step Factors

The year of maturity is determined by the number of years from the retroactive date until the effective date of coverage.

<u>Year of Maturity</u>	<u>Step Factor</u>
1	.27
2	.50
3	.77
4	.92
5	1.00

4. Increased Limits Factors

<u>Limits</u>	<u>ILF</u>
\$ 200,000/\$ 600,000	.57
\$ 500,000/\$1,500,000	.78
\$1,000,000/\$3,000,000	1.00

5. Territory Factors

Illinois Territory Definitions and Relativities		
<u>Territory</u>	<u>Description</u>	<u>Territory Relativity</u>
1	St. Clair and Madison Counties	1.00
2	Jackson County	0.95
3	Effingham and Randolph Counties	0.70
4	Sangamon County	0.63
5	Kankakee County	0.74
6	Counties south of Adams, Brown, Cass, Menard, Logan, DeWitt, Piatt, Champaign, and Vermillion counties, with the exception of counties specifically noted herein	0.54
7	Upstate Illinois	NA

6. Policy Writing Minimum Premium

The minimum premium applicable to any one policy is \$1,000

7. Quarterly Installment Option

The Insured may elect to pay the annual premium in four quarterly installments. If this mode of payment is elected the first quarter payment will be 40 % of the annual premium and the other three quarters will be 20% of the annual premium. No interest will be charged on the unpaid balance. Increases resulting from policy changes will be spread equally over any remaining installments.

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Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

8. Extended Reporting Period Coverage Factors

A. Unlimited Reporting Period

<u>Years of Prior Claims Made Coverage</u>	<u>Factor</u>
1	3.0
2	2.5
3	2.1
4+	2.0

B. Three Year Reporting Period

<u>Years of Prior Claims Made Coverage</u>	<u>Factor</u>
1	2.70
2	2.25
3	1.95
4+	1.85

9. Premium Modifiers

A. Part-time Practice

<u>Number of Hours Worked Per Year</u>	<u>Modifier</u>
> 1500	None
1250 to 1500	.90
1000 to 1249	.80
750 to 999	.70
500 to 749	.60
Up to 499	.50

B. Leave of Absence

In the event of a leave of absence, a 50% credit applies unless the leave is due to an absence required by the military, in which case a 100% credit will apply.

C. Loss Free Credit

<u>Years Loss Free at Renewal</u>	<u>Credit</u>
Up to:	
1	5%
2	6%
3	7%
4	8%
5	9%
6 +	10%

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Galen Insurance Company
 Illinois Physicians and Surgeons Professional Liability

D. Deductible Credits

Policy Limits	Deductible	Premium Credit
\$200,000/\$600,000	\$1,000	1.6%
	\$2,000	3.0%
	\$3,000	4.2%
	\$4,000	5.4%
	\$5,000	6.7%
	\$6,000	7.7%
	\$7,000	8.8%
	\$8,000	9.8%
	\$9,000	10.9%
	\$10,000	11.9%
\$500,000/\$1,500,000	\$1,000	1.2%
	\$2,000	2.2%
	\$3,000	3.1%
	\$4,000	4.0%
	\$5,000	4.9%
	\$6,000	5.6%
	\$7,000	6.4%
	\$8,000	7.2%
	\$9,000	7.9%
	\$10,000	8.7%
\$1,000,000/\$3,000,000	\$1,000	0.9%
	\$2,000	1.7%
	\$3,000	2.4%
	\$4,000	3.1%
	\$5,000	3.8%
	\$6,000	4.4%
	\$7,000	5.0%
	\$8,000	5.6%
	\$9,000	6.2%
	\$10,000	6.8%
	\$50,000	21%
	\$100,000	32%
	\$250,000	56%

Notes: The deductible applies to indemnity and defense costs combined. The premium credit applies after all other premium calculations have been made.

E. Consent to Settle Waiver

When the "Consent to Settle" provision is waived, a credit of 10% applies.

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Galen Insurance Company
Illinois Physicians and Surgeons Professional Liability

F. Schedule Rating for Individuals

The maximum total of credits or debits under this section is 15%.

Risk Characteristic	Credit	Debit
Qualifications / Training/ Continuing Education including: Board Eligibility or Board Certification; Hospital Affiliations or Staff Privileges; Experience in Specialty; Accreditation; Participation in Risk Management Programs	7.5%	7.5%
Practice Patterns including patient load, patient territory, and support staff	7.5%	7.5%
Patient Documentation and Follow-up	5%	5%
Compliance with applicable regulations (OSHA, CLIA, etc)	5%	5%
Cooperation with Underwriting / Claims / Defense Counsel	5%	5%
Employee selection, supervision, training and experience	Up to 5%	5%

G. Experience Rating Schedule for Groups

The Company will offer a credit or a debit of up to 15% of the filed rate to a medical group that develops an annual premium of more than \$100,000 before the application of any credits or debits; provided that the group presents exposure that differs from that contemplated by the filed rates. In determining the extent of a credit or debit the Company will consider the following criteria:

Criterion	Maximum Credit	Maximum Debit
Administrative economies of scale	10%	10%
Incurred loss experience	5%	5%
Nature of medical practice	5%	5%
Number of claims	5%	5%
Paid loss experience	5%	5%
Physician selection and review practices	10%	10%
Record keeping practices	10%	10%
Risk management procedures in place	10%	10%

Such credits or debits would be applied to the annual premium. Prior to renewal the Company will review each case having such a credit or debit to see if this experience rating credit or debit would still apply. The Company will keep in its files a record of how it determined the rate for any experienced-rated risk.

10. Entity Coverage

Coverage can be provided for entities associated with covered physicians, at an additional premium calculated by using percentages of the total premium for all the physicians in the group.

Shared Limits: 4% of the total premium charged the physicians.

Separate Limits:

If an Entity has fewer than 9 physicians: no lower than 8% and no more than 20%.

Factors Galen will take into consideration when considering what entity premium to charge are:

- Specialty of the physicians associated with the Entity.
- Location/Locations of the Entity.
- Number of Claims filed against the physicians associated with the Entity.
- Actual Losses Paid by the physicians associated with the Entity.
- Size of the Entity.
- Total Premium generated by the physicians from the Entity.

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Illinois Physicians and Surgeons Professional Liability

If the Entity has over 10 physicians: no lower than 5% and no more than 20%.

The same factors listed above will be used to determine what percentage of the total physicians' premium will be charged as the entity premium.

Class code 80999.

11. Medical Facilities

Coverage can be provided for associated facilities using the following additional charges:

<u>Facility</u>	<u>Class Code</u>	<u>Ratings Base</u>	<u>Charge</u>
Cardiac Rehabilitation	88501	per 100 visits	\$126.95
Cardiology Testing Center	88528	per 100 visits	\$79.46
Medical Laboratory	88516	per \$1,000 receipts	\$6.01
Mental Health Counseling	88517	per 100 visits	\$132.58
Pharmacy	88521	per \$1,000 receipts	\$5.28
Physical/Occupational Rehab	88522	per 100 visits	\$82.33
Routine Clinical Path. Lab	88523	per \$1,000 receipts	\$5.29
Surgicenter, Type A	88524	per 100 visits	\$597.13
Surgicenter, Type B	88524	per 100 visits	\$1,314.84
Urgent Care Center	88525	per 100 visits	\$591.73
X-Ray /Imaging Lab	88526	per \$1,000 receipts	\$5.05

The company will require insured facilities to demonstrate that all physicians and allied medical professionals using the facility have adequate professional liability insurance.

12. Maturity Schedule for Medical Facilities

The company will use the following three-year maturity schedule when rating new medical facilities or facilities that do not need prior acts coverage.

<u>Year of Maturity</u>	<u>Factor</u>
1	.40
2	.80
3	1.00

13. Short-Rates

The company reserves the right to charge 10% of unearned premium, treating it as earned in the event of cancellation by the Policyholder prior to the normal expiration date of the policy.

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D. Deductible Credits

Policy Limits	Deductible	Premium Credit
\$200,000/\$600,000	\$1,000	1.6%
	\$2,000	3.0%
	\$3,000	4.2%
	\$4,000	5.4%
	\$5,000	6.7%
	\$6,000	7.7%
	\$7,000	8.8%
	\$8,000	9.8%
	\$9,000	10.9%
	\$10,000	11.9%
\$500,000/\$1,500,000	\$1,000	1.2%
	\$2,000	2.2%
	\$3,000	3.1%
	\$4,000	4.0%
	\$5,000	4.9%
	\$6,000	5.6%
	\$7,000	6.4%
	\$8,000	7.2%
	\$9,000	7.9%
	\$10,000	8.7%
\$1,000,000/\$3,000,000	\$1,000	0.9%
	\$2,000	1.7%
	\$3,000	2.4%
	\$4,000	3.1%
	\$5,000	3.8%
	\$6,000	4.4%
	\$7,000	5.0%
	\$8,000	5.6%
	\$9,000	6.2%
	\$10,000	6.8%
\$50,000		21%
\$100,000		32%
\$250,000		56%

Notes: The deductible applies to indemnity and defense costs combined. The premium credit applies after all other premium calculations have been made.

E. Consent to Settle Waiver

When the "Consent to Settle" provision is waived, a credit of 10% applies.

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS